DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AUTOMATED GLOBAL RISK MANAGEMENT

the specification of which	(check one) is:			
[] attached hereto	[X] wa as Apj and an	s filed on <u>March 2</u> plication Serial No nended on	(if applica	ble).
[] was described a filed on	and claimed in PCT A	application Nonended under Article	e 19 on	
I hereby state that specification, including the	I have reviewed and e claims, as amended	understand the conte by any amendment i	nts of the above- referred to above	identified
I acknowledge the accordance with Title 37,	duty to disclose all i Code of Federal Regu	nformation I know to alation, § 1.56.	be material to p	patentability in
I hereby claim the application(s) listed below disclosed in the prior Unit United States Code § 112, Code of Federal Regulation the national or PCT international or PCT international states.	ed States application I acknowledge the dons, § 1.56(a) which o	ubject matter of each in the manner providuty to disclose mater occurred between the	of the claims of ded by the first parial information a	this application is not aragraph of Title 35, is defined in Title 37,
<u>Serial</u>	<u>Number Filii</u>	ng Date	<u>Status</u>	
I hereby declare t statements made on infor- made with the knowledge imprisonment, or both, ur false statements may jeop	that willful false stated that willful false stated that willful false stated that will be stated to the sta	believed to be true; a tements and the like s Title 18 of the United	and further that the so made are puni d States Code and	hese statements were shable by fine or d that such willful
And I hereby app	oint:			
John E. Kidd Victor Siber Margaret B. Kelley Philip E. Roux Michael J. Pantuliano Joseph P. Kincart	Reg. No. 19,916 Reg. No. 25,149 Reg. No. 29,181 Reg. No. 31,295 Reg. No. 18,971 Reg. No. 43,716	Joseph Le Victor J. (evi Geraci Laughon, II n-Ami	Reg. No. 41,966 Reg. No. 41,152 Reg. No. 38,157 Reg. No. 31,389 Reg. No. 32,455 Reg. No. 33,775

all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

Joseph P. Kincart, Esq. Clifford Chance Clifford Chance Rogers & Wells LLP 200 Park Avenue, 53rd Floor New York, NY 10016 (212) 878-3289

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of sole or first inventor <u>David Lawrence</u>		
Inventor's signature	Date:	
Residence		
Citizenship		
Post Office Address		